

**Information to identify the case:**

Debtor 1	<b>KATHLEEN M. DAME</b>	Social Security number or ITIN	xxx-xx-0514
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	<b>19-20820-JAD</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

KATHLEEN M. DAME

6/11/24

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
KATHLEEN M. DAME  
Debtor

Case No. 19-20820-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jun 11, 2024

User: auto  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 10

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 13, 2024:

Recip ID	Recipient Name and Address
db	+ KATHLEEN M. DAME, 1100 College Park Dr, Unit #9, Coraopolis, PA 15108-2393
15004071	+ LSF9 MASTER PARTICIPATION TRUST, C/O UDREN & ASSOCIATES, WOODCREST CORPORATE CENTER, STE 200, 111 WOODCREST ROAD, Cherry Hill, NJ 08003-3620
15014997	LSF9 MASTER PARTICIPATION TRUST, 13807 WIRELESS WAY, Oklahoma City, OK 73134

TOTAL: 3

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jun 12 2024 04:06:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 12 2024 00:32:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 12 2024 04:06:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 12 2024 00:32:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
15014995	+ EDI: CAPITALONE.COM	Jun 12 2024 04:06:00	CAPITAL ONE, PO BOX 30285, Salt Lake City, UT 84130-0285
15050002	+ Email/Text: kburkley@bernsteinlaw.com	Jun 12 2024 00:33:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15028833	+ Email/Text: bncnotifications@phea.org	Jun 12 2024 00:31:00	PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
15014998	+ Email/Text: bncnotifications@phea.org	Jun 12 2024 00:31:00	PHEAA, DEFAULT COLLECTIONS, PO BOX 8147, Harrisburg, PA 17105-8147
15369726	^ MEBN	Jun 12 2024 00:19:13	U.S. Bank Trust National Association, Fay Servicing, LLC, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609

TOTAL: 9

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
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District/off: 0315-2  
Date Rcvd: Jun 11, 2024

User: auto  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 10

cr		LSF9 MASTER PARTICIPATION TRUST
cr		U.S. Bank Trust National Association, not in its i
15046947		LSF9 Master Participation Trust, Caliber Home Loans, 13801 Wireless Way, Oklahoma City OK 731
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15014996	*+	LSF9 MASTER PARTICIPATION TRUST, C/O UDREN & ASSOCIATES, WOODCREST CORPORATE CENTER, STE 200, 111 WOODCREST ROAD, Cherry Hill, NJ 08003-3620

TOTAL: 3 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 13, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 11, 2024 at the address(es) listed below:**

Name	Email Address
Denise Carlon	on behalf of Creditor LSF9 MASTER PARTICIPATION TRUST dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as Trustee of LSF9 Master Participation Trust dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Mario J. Hanyon	on behalf of Creditor LSF9 MASTER PARTICIPATION TRUST wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedwpa.com
Russell A. Burdelski	on behalf of Debtor KATHLEEN M. DAME Russ@BurdelskiLaw.com russ.burdelski@gmail.com
Stephen Russell Franks	on behalf of Creditor LSF9 MASTER PARTICIPATION TRUST amps@manleydeas.com
Thomas Song	on behalf of Creditor LSF9 MASTER PARTICIPATION TRUST pawb@fedphe.com

TOTAL: 9